

*“The Ones In Red” Present*

# ANNUAL STRATEGIC LENDING CONFERENCE



Strengthen your credit union’s lending portfolio by joining *CU Conferences* in beautiful Lake Tahoe, Nevada for an informative conference covering all facets of lending...digital delivery, tapping into the Hispanic market, lending 101 for volunteers, sourcing more loans, and so much more.

*Register Early For Greatest  
Conference Savings*

In addition to receiving valuable information to take back to your credit union, our *Annual Strategic Lending Conference*, provides ample time to network with fellow lending managers, CEOs, directors, board chairs, supervisory committee members, senior management, committee members and other credit union professionals from across the country.

*[www.cuconferences.com](http://www.cuconferences.com)*

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Educating The Credit Union Community *exclusively* Since 1979

CU CONFERENCES®

# ANNUAL STRATEGIC LENDING CONFERENCE

▶ 11:30 a.m. – 1:00 p.m. Conference Registration ◀

1:00 – 1:15 p.m. *Opening Remarks*

1:15 – 2:15 p.m. **Using The Digital Revolution To Deliver Lending**

*Don Arkell, Senior Consultant, CU Lending Advice*

The vast majority of credit unions were not “born digital.” With one foot in the past and one in the future, many credit unions struggle with attracting and growing direct loans. Learn how the most successful credit unions are maximizing remote delivery to increase sales. “Convenience” has been redefined.

This thought provoking session will challenge you on how you currently deliver lending today and how you need to deliver it in the future.

- Organize your loan department for maximum success
- Learn how to maximize efficiency and consistency
- Lower your expense ratio while increasing your loan volume
- Motivate employees to achieve better results
- The loan delivery channel you should be using exclusively
- Credit union success stories using these strategies

2:15 – 2:30 p.m. *Networking/Refreshment Break*

2:30 – 3:30 p.m. **An Untapped Lending Opportunity: The Hispanic Market**

*Victor Corro, Client Relations Director, Coopera*

The Hispanic community is one of the largest, fastest growing, youngest and most financially untapped markets in the U.S. How is your credit union reaching out to this influential group? The need for access to financial services and specifically loans, continues to grow within the Hispanic community. Prepare your credit union for this opportunity to diversify your lending portfolios and serve a loyal member base seeking a financial institution partner.

- Key characteristics of the top three Hispanic subsegments
- How to repackage existing loans for the Hispanic market
- Examples of successful credit union Hispanic lending programs

3:30 – 3:45 p.m. *Day In Review*

5:00 – 6:00 p.m. (GP) *Welcome Reception*

Enjoy cocktails, light dining & valuable networking opportunities with credit union leaders from across the country and “*The Ones In Red!*”

*Your Registered Guest is welcome to join you at these (GP) events*

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7:45 – 8:45 a.m. (GP) **Sit-Down Breakfast**

8:45 – 8:50 a.m. *Opening Remarks*

8:50 – 9:50 a.m.

**Lending Initiatives: What Is Old Can Be New!**

*Gary Hess, President, RTE Financial Services*

What could possibly be new about making consumer loans? It's not about the consumer loan, but it is about the process.

Gary Hess will discuss the cooperation between funders and credit unions in the making of consumer loans, and whether this is an opportunity or a threat. In addition, we'll look at . . .

- Person-to-person lending
- Crowdsourcing
- “Square” small business
- PayDay loan alternatives lending

9:50 – 10:05 a.m. *Networking/Refreshment Break*

10:05 – 11:05 a.m.

**Digital Omni-Channel Lending: CU's Big Untapped Opportunity To Increase Revenue Profitably & Deepen Member Relationships**

*Meheriar Hasan, CEO/Founder, Terafina*

Credit unions are more often focused on digital onboarding of new members through share products rather than leveraging the power of Omni Channel digital lending to grow the member base and increase profitable revenue. On the average, financial institutions process only ~7% of the credit-based products and ~14% of loan applications through the digital channel. Overall, that leads to only 1.1 lending products per member, an incredible untapped opportunity for credit unions to deepen member relationship; or, a major business risk exposure by losing the potential lending relationship of the members to FinTech providers. What can credit unions do to address this major business challenge? . . .

- Proactively recognize and acknowledge the member's financial need
- Implement the ability to deliver personalized product offers at the right time at the right place
- Empower members with the right tools, contents and advice to make product selection
- Provide members with consistent cross channel digital buying experience

11:10 a.m. – 12:10 p.m.

**How To Make Educated Decisions To Solve Your Lending Challenges**

*John Dearing, Partner/Managing Director, Capstone*

Are potentially rising interest rates, the growing cost of compliance, or threats from up-and-coming fintechs challenging your projected growth rate for loans? Are you weighed down by stress from problems you just can't seem to crack?

**11:10 a.m. – 12:10 p.m. (continued)**

As leaders, every day we are faced with new obstacles that keep us up at night, but it doesn't have to be this way. Learn how to make educated decisions and generate innovative ideas to address your lending challenges. In this presentation you will learn how to:

- Overcome challenges and seize opportunity in today's lending environment
- Gather and analyze relevant information needed to solve problems
- Make educated decisions based on data
- Evaluate and prioritize your choices
- Use a proven process for effective decision-making
- Apply practical tools to your organization
- Use critical thinking to turn ideas into action
- Make sure you have the right skills and tools at your disposal to turn a challenge into an opportunity!

**12:10 – 1:10 p.m. (GP) Sit-Down Luncheon**

**1:10 – 2:10 p.m.**

**CECL: How To Be Prepared While Avoiding Pitfalls**

*Thomas Caragher Sr., Product Manager, Financial & Risk Management Solutions, Fiserv*

The Financial Accounting Standards Board's (FASB) creation of the Current Expected Credit Loss (CECL) standard will substantially change the way credit unions model and account for loan losses. This paradigm shift demands new models for forecasting expected losses, requires better integration between accounting and risk management, and access to more historical data to calculate credit reserves.

Please join Thomas Caragher to learn how to create your CECL readiness plan.

- Timelines and implementation concerns
- How other risk and accounting functions are impacted
- Long-term impacts to lending decisions

**2:15 – 3:15 p.m.**

**Lending 101 For Volunteers: Answers To Questions You Haven't Asked Management**

*Don Arkell, Senior Consultant, CU Lending Advice*

Regardless of your asset size, lending generates the vast majority of your CU's revenue. While generating revenue, this area of the business also represents significant risk to your sustainability as a financial institution.

In this one hour interactive & informative session Don addresses the top lending questions asked by volunteers.

- The role of the volunteer
- FICO scores and what they really mean
- Risk-based pricing vs. risk-based lending
- Options for lending delivery channels
- Indirect vs. direct lending
- Portfolio risk

**3:15 – 3:30 p.m. Day In Review**

**7:45 – 8:45 a.m. (GP) Sit-Down Breakfast**

**8:45 – 8:50 a.m. Opening Remarks**

**8:50 – 9:50 a.m. Focus First: A Proven Process For Evaluating And Prioritizing Options**

*John Dearing, Partner/Managing Director, Capstone*

Ever feel like you're getting pulled in too many directions? Leaders rarely face the challenge of having too few ideas. In fact, you probably have a multitude of great ideas for growing your credit union. Your biggest challenge may be figuring out which of all the alternatives is the best way to get from where you are now to where you want to be. Learn how to focus on the opportunities that matter the most.

- Focus your strategy for growth
- Visualize your goals
- Implement a proven process for your organization
- Say "no" to bad opportunities
- Use objective metrics to evaluate options

**9:50 – 10:05 a.m. Networking/Refreshment Break**

**10:05 – 11:05 a.m. Why And How Credit Unions Should And Can "Aggregate To Dominate" The Lending Marketplace**

*Walt Agius, CEO, Lendsy, LLC*

Discover why every credit union should be, and how they can be involved in all four legs/channels of the lending platform. Yes – this session makes and takes a bold stand. The reality is that most loans today are generated at point-of-sale or on the web. If you are not there as a lender, and/or if you're not doing it right, you simply don't get the business you want. Over half of all CUs today are not originating loans at point of sale, and many that are at point of sale lack the ability to consistently & sustainably generate a diversified pool of quality loans.

Collectively, credit unions lack aggregation, automation, scale, marketplace, and diversity in their loan portfolios. Let's see exactly how credit unions can aggregate and use the power of the collective distribution base of over 5,000 CUs to form and control the largest, most diversified, highly recognized and sustainable loan origination engine covering the entire U.S., that assures that credit unions now, and into the future always have the loan volume they want and need.

**11:10 a.m. – 12:10 p.m. Sourcing More Loans**

*Gary Hess, President, RTE Financial Services*

Timing is everything. Member Business Loans . . . Mortgages . . . POS financing . . . Indirect lending . . . PayDay Loan alternatives and more. When is the right time to make your move? When is the wrong time?

Join Gary for a look at the ups and downs, or in today's vernacular, what is "trending" and why. We will look at the multiple approaches to these opportunities and what's right for your credit union.

**12:10 – 12:15 p.m. Conference Wrap-Up**

**SATURDAY: 1:45 – 4:15 p.m.**



*Transportation To & From Hotel Is Included*

**Optional Scenic Lake Tour\***

**\*\$60 Per Person**  
*Separate Fee Applies*

This 2.5-hour daytime scenic cruise to South Lake Tahoe's Emerald Bay has been voted "Best Cruise in Nevada" by *Nevada Magazine*. After 3 days of information-packed educational sessions, unwind with conference attendees while enjoying spectacular views, fascinating history, and a special video presentation. Refreshments are available at the onboard restaurant and bar.

*Have A Safe Trip Home!*



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**FOUR EASY WAYS TO REGISTER:**

- 1. Online:** www.cuconferences.com
- 2. Fax:** 888-328-2047
- 3. Call:** 888-465-6010
- 4. Mail registration and payment to:**  
**CU Conferences**  
 8711 Watson Road, Ste 200  
 St. Louis, MO 63119

**Cancellation Policy:** If you need to cancel for any reason, you are welcome to send a substitute. Or, if you cancel in writing at least 10 business days prior to the conference date, you will receive a full refund, less a \$50 administrative fee.

There are no refunds for cancellations made less than 10 business days prior to the conference date. However, your credit union may apply the paid registration fee to any future conference. Registrants who do not attend are liable for the full conference fee.

**Please Note:** CU Conferences reserves the right to photograph official events & sessions for exclusive use in marketing materials

**YOU CAN'T MISS US –  
 “WE'RE THE ONES IN RED”**

At CU Conferences® we have been dedicated to educating the credit union community exclusively since 1979. And we're proud to note that many who attend our conferences are loyal, repeat participants.



What sets us apart? The relaxed atmosphere, sit-down meals and meeting environments that are perfect for plenty of networking and for allowing you the personal attention you deserve.

Should you need anything at all while you're at our conferences – if you have questions, problems or even if you just want to shoot the breeze – look for a member of our CU Conferences® staff.

We appreciate your participation, and we're here to do whatever it takes to make your conference experience a cut above the rest.

**UPCOMING CREDIT UNION EDUCATIONAL CONFERENCE:**

**National CU Directors Conference**  
**AUGUST 15 – 19, 2018**  
**Hilton Waikoloa Village Resort**  
**BIG ISLAND, HAWAII**

FOR MORE INFORMATION VISIT:  
[www.cuconferences.com](http://www.cuconferences.com)

CU CONFERENCES®

**ANNUAL STRATEGIC LENDING CONFERENCE**

**JULY 26 – 29, 2018** ▲ *Harrah's Lake Tahoe* ▲ **LAKE TAHOE, NEVADA**

**PARTICIPANT'S NAME:**

\_\_\_\_\_

Title \_\_\_\_\_

Nickname for ID Badge \_\_\_\_\_

Email Address \_\_\_\_\_

Guest Name \_\_\_\_\_

Guest Nickname for ID Badge \_\_\_\_\_

**Register Early For Greatest Savings!**

**On or Before May 24, 2018**  \$1045

**May 25 through June 21, 2018**  \$1095

**June 22, 2018 And Beyond**  \$1145

**Guest Program**  \$225

*Optional Scenic Lake Boat Tour*

Number of Tickets \_\_\_\_ X \$60 Per Person = \$ \_\_\_\_\_

**Please Register Additional Participants And Guests On Separate Sheet. For More Information Call CU Conferences: 888-465-6010**

**TOTAL AMOUNT DUE: \$ \_\_\_\_\_**

**CREDIT UNION INFORMATION:**

Credit Union Name \_\_\_\_\_ Asset Size \_\_\_\_\_

Contact Person \_\_\_\_\_ Contact Person's Email \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_ Fax Number ( \_\_\_\_\_ ) \_\_\_\_\_

**METHOD OF PAYMENT:**

CU Conferences® is authorized to **CHARGE** my  **VISA**  **MASTERCARD** in the amount of: \$ \_\_\_\_\_

Credit Card Number \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Expiration Date \_\_\_\_ / \_\_\_\_ 3-Digit CSV Code \_\_\_\_\_  
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(as appears on card) (required to process charge)

**ENCLOSED** is my **CHECK** made payable to **CU Conferences** in the amount of: \$ \_\_\_\_\_

**HOTEL ACCOMMODATIONS:** 

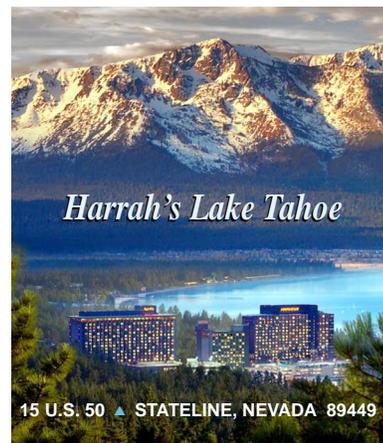
*Harrah's Lake Tahoe* is a AAA Four-Diamond Award-winning hotel that is as impressive as the lake itself. Each relaxing deluxe-sized guest room features angled windows with spectacular views of the crystal clear waters and majestic mountains.

World famous for its fun-filled 24-hour casino action, *Harrah's Lake Tahoe* also provides an exciting nightclub, concert venue, an indoor pool & spa and more. You're just minutes away from a challenging game of golf at Edgewood Tahoe.

In addition to a sushi bar and casual dining options, you won't want to miss the magnificent views and delicious steaks & seafood at *Friday's Station* – located on the top floor of Harrah's hotel tower.

**Reserve Your Room Now** by visiting our special link at [www.cuconferences.com](http://www.cuconferences.com) or by calling *Harrah's Lake Tahoe* directly at **800-455-4770**. Remember to mention **CU Conferences code S07CUC8**, to receive special rates starting at \$149 per night (July 25 and 26, 2018) and \$249 per night (July 27 and 28, 2018).

 *Special Rates are per-night and based on availability. A discounted resort fee of \$10 (currently \$23) is additional*  
 *Harrah's Lake Tahoe hotel provides complimentary self-parking*



**GUEST PROGRAM (GP): only \$225\***

CU Conferences' **Guest Program** enables your registered guest to join you during Thursday's **Welcome Reception**, Friday's **Sit-Down Breakfast and Luncheon**, and Saturday's **Sit-Down Breakfast**.

**TRAVEL INFORMATION:**

- Reno-Tahoe International Airport (RNO) is approximately an hour away from *Harrah's Lake Tahoe* hotel
- Shuttle service is available from Reno-Tahoe International Airport to *Harrah's Lake Tahoe* hotel. To purchase tickets visit [southtahoeairporter.com](http://southtahoeairporter.com) or call 866-898-2463.

\*Separate Fee Applies